

CENTER FOR DUE DILIGENCE

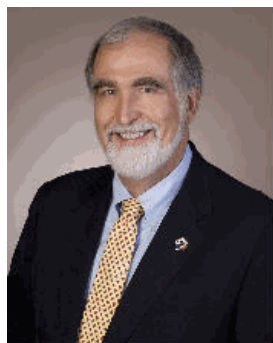
ERISA ADVISOR PROFILE

JOHN BLOSSOM, JR.

December 8, 2010



The EAE Advisor Profile is a meaningful snapshot of qualifying advisors participating in the EAE Program. While the minimum requirements to participate in the EAE Program have been thoroughly vetted to meet the needs of plans of all sizes, less than 10% of the nation's financial advisors meet the EAE's minimum requirements.



Contact Information

John Blossom, Jr.
President/CEO
456 Fulton Street
Peoria, IL 61602
309-671-4200
john.blossom@abgmail.com
www.abgil.com
<http://www.bmbc.tv/episodes/166>

Services Presented As

SoloPractice
✓ Team
IndependentFirm

Individual Experience

20+ Yrs Financial Services
20+ Yrs Ret. Plans Experience
5 - 10 Yrs with Team
20+ Yrs with Firm

Advisor/Retirement Plans Specific

Target Market

John Blossom provides a broad menu of investment advisory services to participant directed DC plans. He also supports advisors in a wholesaler capacity with sales & backroom support, sometimes serving as an ERISA investment manager. John's firm, ABG of Illinois, is a full service open architecture provider and the vast majority of their business is advisor sold. John & the firm primarily target participant directed 401(k) plans from \$2-50 million in the Greater Midwest. They also provide services to 403(b), 457 & DB plans. Smaller plans may have geographic restrictions.

Associations

- Investment Management Consultants Association
- RADA - Retirement Advisors and Designers of America
- ASPPA - Member for 40 years
- CIKR - Independent Recordkeepers

Designations

- CLU (The American College)
- PPA (Dalbar)
- MSPA (ASPPA)
- PPC (Financial Service Standards, LLC)

Nominations/Awards

- Advisory Board Member Charles Schwab Trust & Custody
- Advisory Board SPARK

Registration Status

- Insurance Licensed
- IAR of Independent RIA
- SEC Registered IAR
- Registered Principal

Licenses

- Life, Accident & Health
- Series 7

Education

- BS/BA
- MBA

Immediate Team Background (Excludes profiled advisor)

Members

Pat Bearss
Linda Blossom
Harold Brewer
Nick Klein

Plan Exp

10 - 15 yrs
15 - 20 yrs
10 - 15 yrs
5 - 10 yrs

Team Exp

0 - 5 yrs
5 - 10 yrs
5 - 10 yrs
0 - 5 yrs

Designations

AIF[®] & CPC
AIF[®] & PPC
AIF[®], PPC & ARPS
AIF[®] & PPC

Education

BA
BA
BA
BA

Retirement Practice Profile

	Profiled Advisor	Team*
Total Plans Serviced	190	190
% DC	78%	78%
% DB	18%	18%
% Not-For-Profit	3%	3%
Total Plans Assets	\$908,000,000	\$908,000,000
% DC	50%	50%
% DB	46%	46%
% Not-For-Profit	2%	2%
Participants Served	20265	20265
% DC	63%	63%
% DB	36%	36%
% Not-For-Profit	0%	0%
Average Plan Size by Plan Assets	\$4,778,947	\$4,778,947
Average Plan Size by Participants	106	106
Data as of:	December 8, 2010	December 3, 2010

*Data includes Profiled Advisor

Core Services*

Services Rendered	Profiled Advisor	Team**
Fee Transparency/Benchmarking Consulting	✓	✓
Investment Policy Statement Design	✓	✓
Manage/Lead Investment Committee Meetings	✓	✓
Plan Design Consulting	✓	✓
Compliance Consulting	✓	✓
Investment Consulting/Reporting	✓	✓
RFP Search/Vendor Comparative Analysis		✓
Conversion Services		✓
Vendor Oversight/Management		✓
Participant Education/Communication	✓	✓
Enrollment - Individual	✓	✓
Enrollment - Group	✓	✓
Participant Advice Solutions - One on One		✓
Participant Advice Solutions - Outsourced		✓
Participant Advice Solutions - Other	✓	✓
Gap Analysis	✓	✓
Proactive DB Plan Consulting	✓	✓
Asset Allocation For DB Plans	✓	✓
Terminal Annuity Procurement For DB Plans	✓	✓
M&A Plan Level Services		✓
Executive Compensation	✓	✓
Financial/Executive Planning Solutions		✓
Administrative/Investment Protocol	✓	✓
Plan Consulting/Review	✓	✓
Plan/Fee & Service Benchmarking	✓	✓

*Defined as the services most commonly offered to and elected by the profiled advisor's retirement plan clients. Services must be provided directly by the advisor or the team. Only include services that have been offered during the past three years. **Data excludes Profiled Advisor.

What is the ERISA Advisor Evaluator Program?

The EAE Program is an unbiased, independent, low cost and easy to use online RFP service designed to help plan sponsors identify, contrast and evaluate "expert" retirement plan advisors. **Selecting an advisor is a fiduciary act subject to personal liability.** In addition to providing sponsors with a documented, efficient and prudent process, the EAE allows advisors to compete head-to-head without sales hype or noise. The EAE "process" also provides sponsors with a comfortable path to move beyond the tentacles and liability associated with relationship sales.

Minimum Criteria to Participate in the EAE Program

After extensive industry vetting, the EAE's minimum requirements were designed to accommodate sole practices, teams, independent firms, advisors with broker-dealer affiliations as well as multiple market segments. To participate in the EAE Program, advisors must have the flexibility to operate in an RIA/IAR capacity. They must be free from any criminal, civil or regulatory disciplinary actions during the last five years, including any offense identified in ERISA Section 411. They must also be covered by E&O insurance at the individual or firm level. Additional thresholds for retirement plan assets, plans serviced and experience apply. Retirement plans related revenue must be at least 50% of total revenue and the advisor must have the flexibility to operate with a written advisory agreement as well as acknowledge their ERISA fiduciary role in writing. Requirements for plan level due diligence tools and recognized industry designations also apply. Recognizing the varying needs of plan sponsors, the EAE's RFP search criteria is different from the minimum criteria to participate in the EAE Program. However, the sponsor determines who will participate in their RFP search based on information contained in the advisor profile. In addition to the EAE's standardized RFP questions, sponsors may modify, delete or add customized questions.

What Sponsors Should Look for When Evaluating Advisors

Regardless of their advisor's credentials, licensing or fiduciary status, generalists are not an ERISA plan solution. While expert independent advisors should be engaged when expertise is lacking, the qualifications of your advisor can either provide a prudent defense or fuel for litigation. While ERISA plans are a specialized area, investment consultants, financial planners and "retirement plan" consultants are all very different. A true ERISA plan advisory solution can only be provided by independent advisors with specialized knowledge, experience, scale, resources, deliverables and collateral insulation. Fee reasonableness for services provided, full disclosure, the lack of conflicts and dependability are also essential to the evaluation process.

Who Developed the EAE Program

The ERISA Advisor Evaluator (EAE) is a joint venture between Phillip Chiricotti, President, Center for Due Diligence (CFDD) and FRA/PlanTools LLC. The two entities have a common goal, i.e., to turn the retirement plan advisory industry into a profession. The CFDD is an independent information and strategic resources firm serving the retirement plans industry. The CFDD provides unbiased resources, industry leading conferences, ERISA Advisor Evaluation services, internet broadcasting and new media marketing. FRA/PlanTools provides risk and business management technology solutions to the retirement plans industry. Products and services include fiduciary compliance, standards based performance reporting, fee benchmarking and fiduciary governance software.

Contact Information

For more information, contact Phil Chiricotti, President, CFDD by phone at (630) 662-0284 and/or by email at: CFDD@TheCFDD.com. David Witz, Managing Director & Founder, FRA/PlanTools LLC can be contacted by phone at (704) 564-0482 and/or by email at: dwitz@fraplantools.com

The CFDD Station

The CFDD Station is an internet broadcast radio station devoted exclusively to retirement plans content. To ensure high standards, all content is managed by the CFDD and populated by a Who's Who of Industry Experts. In addition to the EAE's Advisor Profile, advisors participating in the EAE Program are also profiled on the Expert Retirement Plan Advisors channel located on The CFDD Station. In addition to a photo, bio, company description and website link, the Expert Retirement Plan Advisor profile includes an audio interview with participating advisors. The CFDD Station homepage is located at: <http://www.bmbc.tv/stations.php?n=3>

Optional Background Check

When evaluating advisors, sponsors should use all credible means at their disposal to check an advisor's background, including credentialing organizations, FINRA, the SEC, NASAA, NAIC, state securities & insurance departments, the Better Business Bureau, the internet and vendors who offer background check services. Unfortunately, the fraud detection components of the nation's financial regulatory system are not fully coordinated. Due diligence during the hiring process, self-reporting, database history, the number of regulatory actions, the lack of full disclosure and the ramifications of heightened supervision all limit the public's ability to evaluate advisors. As a result, the public lacks an all inclusive central depository for background checks. Given that few investors and plan sponsors perform a background check on their advisors, the EAE Program offers an optional background check for an additional fee.

Fiduciary Liability Insurance Reviews & Discounts

The capital, licensing, supervisory, continuing education and insurance requirements to become an independent RIA are low. Most plan sponsors lack fiduciary liability insurance and while they may not realize it, most advisors lack E&O coverage for fiduciary services provided to ERISA plans. As a major value add, sponsors using the EAE Program may have their policies reviewed by NAPLIA, the CFDD's resource contributor on E&O Insurance, without cost. Sponsors and advisors using the EAE Program may also obtain the appropriate insurance coverage at a significant discount.

Disclaimer

The EAE, CFDD and FRA/PlanTools are not a law, advisory or investment firm. We do not provide legal, tax, investment or any other type of advice. WE DO NOT WARRANT, AND WE ARE NOT RESPONSIBLE FOR THE ACCURACY OF CONTENT, ERRORS OR OMISSIONS. RELIANCE ON THE DATA IN THE EAE PROGRAM, INCLUDING THE ADVISOR'S PROFILE, IS AT THE SOLE DISCRETION OF THE USER. Advisors attest, under penalty of perjury, that to the best of their knowledge, the EAE Program is populated with content specific to their practice that is accurate and that their responses reflect what is true, correct and complete.